

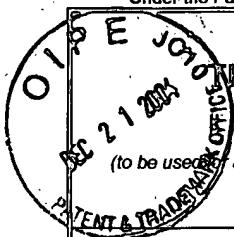
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PTO/SB/21 (04-04)

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**TRANSMITTAL  
FORM**

(to be used for all correspondence after initial filing)

		Application Number	10/743201
		Filing Date	Dec 22, 2003
		First Named Inventor	Parankirinathan, Kiritharan
		Art Unit	3626
		Examiner Name	Carolyn Beck
Total Number of Pages in This Submission	10	Attorney Docket Number	LPD092603USNP

**ENCLOSURES (Check all that apply)**

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance communication to Technology Center (TC)
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input checked="" type="checkbox"/> Amendment / Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Terminal Disclaimer	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> CD, Number of CD(s) _____	
<input type="checkbox"/> Certified Copy of Priority Document(s)	Remarks	
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application	reply post card	
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		

**SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT**

Firm or Individual name	Markets, Patents & Alliances LLC	
Signature		
Date	December 21, 2004	

**CERTIFICATE OF TRANSMISSION/MAILING**

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.

Typed or printed name	Mark Nowotarski		
Signature		Date	December 21, 2004

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

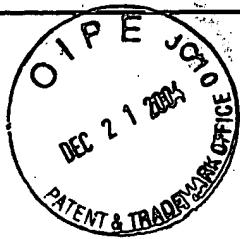
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Parankirinathan

Application No.: 10/743201

Filed: 12/22/2003



Title: Method of Calculating Premium Payment to Cover the Risk Attributable to Insureds Surviving a Specified Period

Attorney Docket No.: LPD092603USNP

Art Unit:  
3626

Examiner:  
Carolyn Beck

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Date: Dec 21, 2004  
Express Mail ER 800 751 647 US

RESPONSE UNDER 37 CFR 1.111

Dear Examiner:

In response to the Office Action of November 12, 2004, please amend this application as follows:

C:\mark2\LPD kiri\LDP092603USNP\Response Under 37 CFR 1 lpd092603USNP 12 21 04 as filed.doc  
Title: Method of Calculating Premium Payment to Cover the Risk Attributable to Insureds Surviving a Specified Period.

Agent: Mark Nowotarski, Reg. No. 47,828  
Docket: LPD022603USNP